

Performance Scenarios

Investment €1.000,00 annually Premium €104,95 annually		1 year	10 years	20 years (recommended holding period)
Survival scenarios				
Stress scenario	What you might get back after costs	€0,00	€9.349,82	€23.102,83
	Average return each year	-100,00%	-0,67%	0,73%
Unfavourable scenario	What you might get back after costs	€0,00	€9.349,82	€23.102,83
	Average return each year	-100,00%	-0,67%	0,73%
Moderate scenario	What you might get back after costs	€0,00	€9.349,82	€23.102,83
	Average return each year	-100,00%	-0,67%	0,73%
Favourable scenario	What you might get back after costs	€0,00	€9.349,82	€23.102,83
	Average return each year	-100,00%	-0,67%	0,73%
Accumulated Investment amount		€299,87	€8.051,54	€16.997,69
Death scenario				
Insured event	What your beneficiaries might get back after costs	€24.989,25	€24.989,25	€24.989,25
Accumulated insurance premium		€104,95	€1.049,55	€2.099,10

This table shows the money you could get back over the next years, under different scenarios, assuming that you invest €1.000,00 per year. This applies for a 30 year old individual, a policy term of 20 years with a sum insured of €24.989 and an annual frequency of premium payment. The average return each year is calculated on the total investment amount (premium payable).

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

Your maximum loss would be that you will lose all your investment (premium paid).

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if Altius Insurance Ltd is unable to pay out?

In case of default e.g. due to bankruptcy of Altius Insurance Ltd you may face financial loss. The loss is not entirely covered by any investor compensation scheme or guarantee scheme.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €1.000 each year. The figures are estimates and may change in the future.

Cost over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment €1.000,00 annually	If you cash in after 1 year	If you cash in halfway through the recommended holding period	If you cash in at the recommended holding period
Total costs	€1.000,00	€1.876,09	€3.139,43
Impact on return (RIY) per year	-100,00%	-1,83%	-0,64%

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- What the different categories mean.

This table shows the impact on return per year.

One-off costs	Entry costs	0,37%	The impact of the costs already included in the price. This includes the costs of distribution of your product.
	Exit costs	0,00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0,00%	The impact of the costs of us buying and selling underlying investments for the product.
	Insurance cost	0,27%	The impact of the biometric premiums charged and the fair value of the biometric risk premiums of the insurance benefits.
	Other ongoing costs	0,00%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	N/A	N/A
	Carried interests	N/A	N/A

How long should I hold it, and can I take my money out early?

Recommended Holding Period: 20 years

CASH SURRENDER VALUE

The Policy acquires a surrender value if it has been in full force for 36 months from the date of commencement. The net surrender value is calculated by deducting from the Accumulated Value (a) any amounts due to the Company, (b) any expense fees due, (c) the surrender charge. The surrender charge is applied in accordance with the following table:

Number of complete years for which the Policy has been in force	Surrender charge (factor applied on premium excluding policy fee)
3	1,05
4	0,90
5	0,75
6	0,60
7	0,45
8	0,30
9	0,15

This surrender charge is applied on the net annual premium (not including the policy fee). No surrender charge applies after the 10th anniversary of the Policy.

RIGHT TO WITHDRAW - RETURN OF PREMIUM

You have the right to withdraw and return the Policy to the Company within 30 days of the date of delivery to you. All the premiums you pay along with the proposal will be refunded unless your application for a Policy issue results in additional medical exam expenditure, in which case you will be charged for it.

CONTINUATION OF INVESTMENT PARTICIPATION AFTER EXPIRY/MATURITY

The Company gives the right to the beneficiary to deposit to the Company according to the terms that the Company determines from time to time any amount which becomes payable according to the benefits of the Policy.

How can I complain?

The Complaints Committee of Altius Insurance Ltd receives and manages complaints, requests and suggestions, aiming at timely and uniform response to customers. The methods by which our customers can submit any complaints, suggestions or positive comments are:

- Verbally or in writing via the branch network of the insurance Company in Nicosia, Limassol, Larnaca and Paphos.
- In writing at the postal address:

Complaints Committee
 Corner Kennedy Avenue and Stasinou Street
 P.O. BOX 26516
 1640
 Nicosia
 Cyprus

- By electronic mail at the e-mail address: customer_service@altiusinsurance.com.cy

Other relevant information

The terms, provisions, conditions, definitions, benefits, exceptions and limitations of insurance coverage are described in the insurance Policy and govern the agreement between the Policyholder and the Insurance Company (Policy specimens can be obtained from the Company). Further information on the product and the investment funds is also available in newsletters and information documents posted on the website of Altius Insurance Ltd.